Pleasure and Pain: The Role of Anticipated Pleasure on Time of Consumption and Pain of Payment

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Pleasure and Pain: The Role of Anticipated Pleasure on Time of Consumption and Pain of Payment

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**ABSTRACT**

The pain consumers feel when paying for a product or service tends to vary depending on the mode of payment (Knutson et al. 2007; Roberts and Jones 2001; Thomas, Desai, and Seenivasan 2011; Zellermayer 1997). For instance, it has been demonstrated that the use of cards as a mode of payment, compared to the use of cash, can decrease significantly the pain of paying for products and services. Although there is plenty of research in the literature on the pain of payment, less is known about the role that pleasure plays in consumer consumption.

The focus of this research is to investigate how the anticipation of the pleasure of an experience can reduce the pain of paying for a product or service. The anticipation of pleasure should be more salient when the consumption will occur immediately after purchase, and less salient when the consumption experience will take place sometime after the purchase has taken place. This anticipation of pleasure should reduce the pain of payment for products being consumed shortly after purchase. This pain reduction effect should hold regardless of the mode of payment. Across three experiments, the authors demonstrate how anticipated pleasure mediates the time of consumption to purchase intention relationship; pain of payment varies according to method of payment.

In the first pre-study, a one-way ANOVA was conduct to investigate whether the time of consumption (TOC), immediate vs. delayed, impacts participants’ anticipated pleasure (AP) for a 2-hour zip lining experience. A significant difference in AP among conditions was detected (F (1,120) = 4.20 p<.05). As expected, participants in the immediate condition reported higher levels of anticipated pleasure (M_I=3.98) than those in the delayed condition (M_D=3.48).

In the second pre-study, the aim was to investigate whether mode of payment (MOP), cash vs. card, impacts participants’ pain of payment for 2-hour zip lining experience. A significant difference in pain of payment among conditions was detected (F (1,115) = 11.53 p<.05). As expected, using cash was perceived as more painful (M_Cash=4.79) than paying with card (M_Card=3.73).
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In the main study, the authors were primarily able to determine that anticipated pleasure (AP) mediates the effect of time of consumption (TOC – immediate vs. delayed) on purchase intentions (PI). The results of a PROCESS Matrix-model 4 regression (Hayes 2018) indicated that TOC was a significant predictor of AP ($\beta = .3274$, SE = .1455, $p<.05$), and that AP was a significant predictor of PI ($\beta = .6112$, SE = .0783, $p<.05$). These results support the mediation hypothesis (H2). TOC was no longer a significant predictor of PI after controlling for AP ($\beta = .2598$, SE = .2103, $p>.05$). Convergent with the hypothesis 2, the overall mediation model is significant (F=32.92, $p<.05$, R$^2 = .4053$), with approximately 40% of the variance in PI accounted for by the predictors. The results indicated the indirect coefficient was significant ($\beta = .2001$, SE = .0901, 95% CI = [.0304, .3851]) as reflected by the confidence intervals that are entirely above zero.

Further, the main study sought to confirm that pain of payment (POP) mediates the relationship between method of payment (MOP – cash vs. card) and purchase intentions (PI). The results of a PROCESS Matrix-Model 4 regression (Hayes 2018) indicated that MOP was a significant predictor of POP ($\beta = .2970$, SE = .1111, $p<.05$), and that POP was a significant predictor of PI ($\beta = -.5726$, SE = .0596, $p<.05$). These results indicate that POP does mediate the relationship between MOP and purchase intention.

Finally, the main study aimed to investigate the moderating effect of anticipated pleasure (AP) on the effect of method of payment (MOP) on purchase intentions (PI) through pain of payment (POP). PROCESS Matrix-Model 7 (Hayes 2018) was conducted and the overall moderated mediation model is significant (F=7.8616, $p<.05$, R$^2 = .2568$). As can be seen by the confidence intervals in the index of moderated mediation that do not cross zero (index = .1101, SE = .0566, 95% CI [.0021, .2258]).

Through this research, the authors shed some light on the different roles pleasure and pain pay on consumer consumption and provide a new moderator for the relationship between method of payment (i.e., cash or card) to purchase intention.

ABOUT THE AUTHORS

Patricia T. Gouveia is a second year doctoral student at Florida International University. Her research interests include consumer financial behavior and decision making, goal pursuit and motivation. Michelle van Solt is a PhD candidate at Florida International University. Michelle has a recent publication in the Society and Business Review, and has presented her work at ACR and the Association for Marketing Theory and Practice. Alexandra Rodriguez Aguirre is an Associate Professor in the Department of Marketing and the Marketing Doctoral Director at Florida International University and she received her doctoral degree at the University of Illinois at Urbana-Champaign.